



Wayne Malin/R1/USEPA/US  
10/06/2005 10:24 AM

To Don Grant/R1/USEPA/US@EPA  
cc  
bcc  
Subject Fw: BROWN'S YACHT YARD INC: D&B Business  
Information Report

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ATTN: SEW  
Printed: OCT 06 2005

Report  
In Date

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\* \* \* BUSINESS SUMMARY \* \* \*

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BROWN'S YACHT YARD INC  
139 E Main St  
Gloucester, MA 01930

This is a single location.  
00-104-8172

D-U-N-S® Number:

Web site: www.brownsyy.com

D&B Rating: 2R2

Telephone: 978 281-3200  
is 1 to 9

Number of 2R

employees.

employees:

Fax: 978 281-3201

Composite credit 2 is

good.

Chief executive: PETER BENT,  
PRESIDENT

appraisal:

Year started: 1975

D&B PAYDEX®:

Management control: 1978

12-Month D&B 80  
PAYDEX:

Employs: 6-12

When weighted by dollar

amount,

History:	CLEAR	payments to suppliers
average		generally within terms.
Financing:	SECURED	Based on trade collected
over last		
SIC:	4493	12 months.
	5551	
Line of business:	Yacht yard & ret	
	marine supplies	

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\* \* \* SUMMARY ANALYSIS \* \* \*

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D&B Rating: 2R2

Number of employees: 2R indicates 1 to 9 employees.

Composite credit appraisal: 2 is good.

The 1R and 2R ratings categories reflect company size based on the total number of employees for the business. They are assigned to business files that do not contain a current financial statement. In 1R and 2R Ratings, the 2, 3, or 4 creditworthiness indicator is based on analysis by D&B of public filings, trade payments, business age and other important factors. 2 is the highest Composite Credit Appraisal a company not supplying D&B with current financial information can receive.

Below is an overview of the company's rating history since 01/01/91:

D&B Rating	Date Applied
2R2	05/26/04
2R3	03/02/02
2R2	10/16/01
BB2	01/10/01
2R2	10/30/00

BB2	10/08/96
CB2	07/17/93
--	07/14/93
CB2	01/01/91

The Summary Analysis section reflects information in D&B's file as of October 3, 2005.

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\* \* \* CUSTOMER SERVICE \* \* \*

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If you have questions about this report, please call our Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. If you are outside the U.S. contact your local D&B office.

\*\*\* Additional Decision Support Available \*\*\*

Additional D&B products, monitoring services and specialized investigations are available to help you evaluate this company or its industry. Call Dun & Bradstreet's Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. or visit our website at [www.dnb.com](http://www.dnb.com)

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\* \* \* HISTORY \* \* \*

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The following information was reported 03/18/2005:

Officer(s):           PETER BENT, PRES-TREAS-CLERK  
                          JOAN CHAVOT, MANAGER

DIRECTOR(S):           THE OFFICER(S)

Business Registration Number:  
042563233.

Business started 1975 by James Carlson and Michael Minio. Present control succeeded Oct 1978. 100% of capital stock is owned by Peter Bent.

PETER BENT born 1947. 1968-72 in United States Coast Guard. 1972-75 employed by Palmer Johnson Co, California. 1975-present active here, becoming an officer in 1978.

JOAN CHAVOT. Work history unknown.

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\* \* \* BUSINESS REGISTRATION \* \* \*

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CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF  
STATE OR  
OTHER OFFICIAL SOURCE AS OF SEP 19 2005:

Registered Name:	BROWN'S YACHT YARD INC.
Business type:	DOMESTIC CORPORATION
Corporation type:	PROFIT
Date incorporated:	MAY 09 1975
State of incorporation:	MASSACHUSETTS
Filing date:	MAY 09 1975
Registration ID:	042563233
Status:	ACTIVE
Where filed:	SECRETARY OF THE
COMMONWEALTH/CORPORATIONS	DIVISION, BOSTON, MA
Registered agent:	PETER BENT, REAR 139 EAST MAIN



ST.,

GLOUCESTER, MA, 019300000

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\* \* \* OPERATIONS \* \* \*

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03/18/2005

Description:	Conducts a general yacht yard doing repair work and having
Storage facilities	storage for yachts and pleasure crafts.
Also retails a	maintained. Storage capacity for 150 boats.
equipment,	general line of marine supplies, hardware,
	paints, boats and motors.
credit cards.	Terms are progress payments, and cash and
accounts. Territory	Sells to general public and commercial
	: Local.
	Season peaks summer. Business slow winter.
Employees:	6-12 which includes officer(s). Employees
peak to 12	during summer and drop to 6 during winter.
Facilities:	Owns 2,000 sq. ft. in a two story brick
building. Occupies	both floors.
Location:	Suburban business section on side street.
Located on	waterfront.

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\* \* \* SIC & NAICS \* \* \*

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SIC: Based on information in our file,  
D&B has assigned this company an  
extended 8-digit SIC. D&B's use of  
8-digit SICs enables us to be more  
specific to a company's operations  
than if we use the standard  
4-digit code.

NAICS:

713930 Marinas  
441222 Boat Dealers

44939903 Yacht basins  
55510401 Marine supplies, nec

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\* \* \* D&B PAYDEX \* \* \*

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The D&B PAYDEX is a unique, dollar weighted indicator of payment  
performance  
based on up to 8 payment experiences as reported to D&B by trade  
references.

3-Month D&B PAYDEX: 80

When weighted by dollar amount,  
amount,  
payments to suppliers average within  
average  
terms.

Based on trade collected over last 3  
collected over last  
months.

not

approximately 100%

payments are within

12-Month D&B PAYDEX: 80

When weighted by dollar  
payments to suppliers  
generally within terms.

Based on trade  
12 months.

When dollar amounts are  
considered, then  
of the company's  
terms.

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\* \* \* PAYMENT SUMMARY \* \* \*

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The Payment Summary section reflects payment information in D&B's file as of the date of this report.

Below is an overview of the company's dollar-weighted payments, segmented by its suppliers' primary industries:

Days Slow	Total Rcv'd (#)	Total Dollar Amounts (\$)	Largest High Credit (\$)	W/In Terms (%)	
-----	-----	-----	-----	-----	-----
Top industries:					
Misc business service	2	0	0	-	-
Ret boats	1	2,500	2,500	100	-
Whol electrical equip	1	1,000	1,000	100	-
Ret mail-order house	1	250	250	100	-
Whol plumb/hydrionics	1	100	100	100	-
Telephone communictns	1	100	100	100	-
Nonclassified	1	50	50	100	-
Other payment categories:					
Cash experiences	0	0	0		
Payment record unknown	0	0	0		
Unfavorable comments	0	0	0		
Placed for collections:					
With D&B	0	0			
Other	0	N/A			
	=====	=====	=====		
Total in D&B's file	8	4,000	2,500		

The highest "Now Owes" on file is \$250

The highest "Past Due" on file is \$0

D&B receives nearly 400 million payment experiences each year. We enter these new and updated experiences into D&B Reports as this information

is received.

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* * * PAYMENT DETAILS * * *
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Detailed payment history

Date Last Sale Reported Within (mm/yy) (months)	Paying Record	High Credit (\$)	Now Owes (\$)	Past Due (\$)	Selling Terms
08/05 4-5 mos	Ppt	1,000	0	0	N30
1 mo	Ppt	250	250	0	N30
1 mo	Ppt	100	100	0	
2-3 mos	Ppt	100	0	0	
1 mo	Ppt	50	50	0	
07/05 1 mo	Ppt	0	0	0	
1 mo	Ppt	0	0	0	
01/05 1 mo	Ppt	2,500	0	0	

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

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* * * FINANCE * * *
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03/18/2005

Three-year statement comparative:



Fiscal	Fiscal	Fiscal
Dec 31 1996	Dec 31 1994	Dec 31 1995
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Current Assets	262,750	276,763
287,366		
Current Liabs	178,523	134,533
153,220		
Current Ratio	1.47	2.05
1.87		
Working Capital	84,227	142,230
134,146		
Other Assets	134,738	133,750
120,203		
Net Worth	193,884	204,780
205,995		
Sales	1,338,967	1,483,176
1,707,422		
Net Profit (Loss)	(2,471)	10,896
1,215		

Accountant: John R. Deislenger CPA, Wilmington, MA.

Sources contacted verified information on March 15, 2005.

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\* \* \* KEY BUSINESS RATIOS \* \* \*

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Statement date: DEC 31 1996

Based on this number of establishments: 19

Firm		Industry Median
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Return of Sales:	UN	Return of Sales:
2.8		
Current Ratio:	1.9	Current Ratio:
1.6		

Assets / Sales:	UN	Assets / Sales:
71.6		
Total Liability / Net Worth:	UN	Total Liability / Net
Worth: 130.9		

UN = Unavailable

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\* \* \* PUBLIC FILINGS \* \* \*

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The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

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\* \* \* UCC FILINGS \* \* \*

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Collateral:	Negotiable instruments including
proceeds and	
	products - Inventory including
proceeds and	
	products - Account(s) including
proceeds and	
	products - Chattel paper including
proceeds and	
	products - and OTHERS
Type:	Original
Sec. party:	BOMBARDIER CAPITAL INC.,
COLCHESTER, VT	
Debtor:	BROWNS YACHT YARD, INC
Filing number:	200106008210
Filed with:	SECRETARY OF TH COMMONWEALTH,
BOSTON, MA	
Date filed:	10/10/2001
Latest Info Received:	11/21/2001

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Collateral: Specified Negotiable instruments  
including  
Inventory proceeds and products - Specified  
Specified including proceeds and products -  
products - Account(s) including proceeds and  
including Specified General intangibles(s)  
Type: proceeds and products - and OTHERS  
Sec. party: Amendment  
CORPORA, TRANSAMERICA COMMERCIAL FINANCE,  
Debtor: PALATINE, IL  
Filing number: BROWNS YACHT YARD, INC.  
Filed with: 93154145  
DIVISION, SECRETARY OF THE COMMONWEALTH/UCC  
BOSTON, MA  
Date filed: 04/16/1993  
Latest Info Received: 04/27/1993  
Original UCC filed date: 01/21/1986  
Original filing no.: 86578651

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Type: Amendment  
Sec. party: TRANSAMERICA COMMERCIAL FINANCE,  
CORPORA,  
Debtor: SCHAUMBURG, IL  
Filing number: BROWNS YACHT YARD, INC.  
Filed with: 93201386  
DIVISION, SECRETARY OF THE COMMONWEALTH/UCC  
BOSTON, MA

Date filed: 12/03/1993  
Latest Info Received: 12/14/1993  
Original UCC filed date: 01/21/1986  
Original filing no.: 86578651

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Type: Amendment  
Sec. party: TRANSAMERICA COMMERCIAL FINANCE,  
CORPORA,  
Debtor: SCHAUMBERG, IL  
Filing number: BROWNS YACHT YARD INC.  
Filed with: 95319817  
SECRETARY OF THE COMMONWEALTH/UCC

DIVISION,

BOSTON, MA

Date filed: 06/16/1995  
Latest Info Received: 06/20/1995  
Original UCC filed date: 01/21/1986  
Original filing no.: 86578651

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Type: Continuation  
Sec. party: TRANSAMERICA COMMERCIAL FINANCE,  
CORPORA,  
Debtor: SCHAUMBURG, IL  
Filing number: BROWNS YACHT YARD, INC.  
95345083  
Filed with: SECRETARY OF THE COMMONWEALTH/UCC  
DIVISION,

BOSTON, MA

Date filed: 10/17/1995  
Latest Info Received: 10/24/1995  
Original UCC filed date: 01/21/1986  
Original filing no.: 86578651

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Type: Amendment  
Sec. party: TRANSAMERICA COMMERCIAL FINANCE,  
CORPORA,  
Debtor: HOFFMAN ESTATES, IL  
Filing number: BROWNS YACHT YARD, INC.  
99636013  
Filed with: SECRETARY OF THE COMMONWEALTH/UCC  
DIVISION,

BOSTON, MA

Date filed: 06/02/1999  
Latest Info Received: 06/08/1999  
Original UCC filed date: 01/21/1986  
Original filing no.: 86578651

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Type: Continuation  
Sec. party: TRANSAMERICA COMMERCIAL FINANCE,  
CORPORA,  
Debtor: HOFFMAN ESTATES, IL  
Filing number: BROWNS YACHT YARD, INC.  
00733279  
Filed with: SECRETARY OF THE COMMONWEALTH/UCC  
DIVISION,

BOSTON, MA

Date filed: 07/27/2000  
Latest Info Received: 08/01/2000  
Original UCC filed date: 01/21/1986  
Original filing no.: 86578651

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Collateral: All Inventory including proceeds  
and products - All Accounts receivable including  
proceeds and products - All Account(s) including  
proceeds and products - All Fixtures including  
proceeds and products - and OTHERS  
Type: Original  
Sec. party: GLOUCESTER BANK & TRUST COMPANY,  
GLOUCESTER, MA  
Debtor: BROWN'S YACHT YARD INC.  
Filing number: 200107936710  
Filed with: SECRETARY OF THE COMMONWEALTH,  
BOSTON, MA

Date filed: 12/28/2001  
Latest Info Received: 01/15/2002

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Collateral: Inventory including proceeds and  
products - Accounts receivable including  
proceeds and products - Account(s) including  
proceeds and products - Fixtures including  
proceeds and products - and OTHERS  
Type: Original  
Sec. party: GLOUCESTER BANK & TRUST COMPANY,  
GLOUCESTER, MA  
Debtor: BROWNS YACHT YARD, INC.  
Filing number: 97452503  
Filed with: SECRETARY OF THE COMMONWEALTH/UCC  
DIVISION,  
BOSTON, MA

Date filed: 03/05/1997  
Latest Info Received: 03/21/1997

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Type: Continuation  
Sec. party: GLOUCESTER BANK & TRUST COMPANY,  
GLOUCESTER, MA  
Debtor: BROWNS YACHT YARD, INC.  
Filing number: 200208372750  
Filed with: SECRETARY OF TH COMMONWEALTH,  
BOSTON, MA

Date filed: 01/17/2002  
Latest Info Received: 01/25/2002  
Original UCC filed date: 03/05/1997  
Original filing no.: 97452503

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Collateral: Equipment  
Type: Original  
Sec. party: GLOUCESTER BANK & TRUST COMPANY,  
GLOUCESTER, MA  
Debtor: BROWN'S YACHT YARD INC.  
Filing number: 200107936170  
Filed with: SECRETARY OF TH COMMONWEALTH,  
BOSTON, MA

Date filed: 12/28/2001  
Latest Info Received: 01/15/2002

The public record items contained in this report may have been  
paid,  
terminated, vacated or released prior to the date this report was  
printed.

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\* \* \* GOVERNMENT ACTIVITY \* \* \*

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Activity summary

Borrower (Dir/Guar):	NO
Administrative debt:	NO
Contractor:	NO
Grantee:	NO
Party excluded from federal program(s):	NO

Possible candidate for socio-economic program consideration

Labor surplus area:	N/A
Small Business:	YES (2005)
8(A) firm:	N/A

The details provided in the Government Activity section are as

reported to Dun  
& Bradstreet by the federal government and other sources.

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